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In the Matter of:

: UNITED STATES BANKRUPTCY
COURT DISTRICT OF NEW JERSEY

Mercedes Hurtado

: Honorable Vincent F. Papalia

: CASE NO. 18-26385

Debtor

: CHAPTER 13

**OBJECTION TO APPLICATION FOR EARLY TERMINATION OF LOSS
MITIGATION PERIOD**

I, Russell L. Low, being of full age, hereby certify the following:

1. I represent the above-mentioned debtor, Mercedes Hurtado in this current bankruptcy proceeding.
2. The debtor filed a Motion for Approval to Participate in the Court's Loss Mitigation Program on September 14, 2018.
3. The debtor was in the program until a Denial letter was uploaded to the DMM portal on July 16, 2019.
4. The debtor has provided updated additional documents since the denial letter.
5. Therefore the debtor is asking for the opportunity to remain in the court's loss mitigation program to give the lender time to review.

Dated: November 20, 2019

/s/ Russell L. Low, Esq.
RUSSELL L. LOW, ESQ.
Attorney for Debtor

